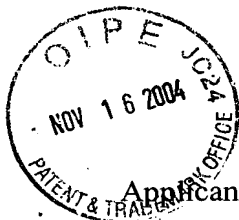


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Atty. Dkt. No. 037607-0251



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kemper et al.

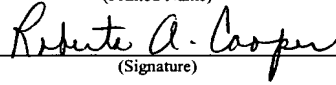
Title: SYSTEM AND METHOD FOR
VERIFYING LOAN DATA AT
DELIVERY

Appl. No.: 10/737,298

Filing Date: 12/16/2003

Examiner: Hamilton, Lalita M.

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 505576093 US	11/16/04
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

AMENDMENT TRANSMITTAL

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

- [X] Amendment and Reply Under 37 CFR 1.111 (7 pages).
- [X] Declaration Under 37 C.F.R. § 1.131 of John L. Kemper (2 pages).
- [X] Declaration Under 37 C.F.R. § 1.131 of David A. Coleman (2 pages).
- [X] Exhibit A (22 pages).
- [X] The fee required for additional claims is calculated below:

	Claims As Amended		Previously Paid For		Extra Claims Present		Rate		Additional Claims Fee
Total Claims:	38	-	38	=	0	x	\$18.00	=	\$0.00
Independent Claims:	10	-	10	=	0	x	\$88.00	=	\$0.00
First presentation of any Multiple Dependent Claims:		+					\$300.00	=	\$0.00
CLAIMS FEE TOTAL									\$0.00

☐ Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

<input type="checkbox"/> Extension for response filed within the first month:	\$110.00	\$0.00
<input type="checkbox"/> Extension for response filed within the second month:	\$430.00	\$0.00
<input type="checkbox"/> Extension for response filed within the third month:	\$980.00	\$0.00
<input type="checkbox"/> Extension for response filed within the fourth month:	\$1,530.00	\$0.00
<input type="checkbox"/> Extension for response filed within the fifth month:	\$2,080.00	\$0.00
EXTENSION FEE TOTAL:		\$0.00
<input type="checkbox"/> Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$110.00	\$0.00
CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		\$0.00
<input type="checkbox"/> Small Entity Fees Apply (subtract ½ of above):		\$0.00
TOTAL FEE:		\$0.00

☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 11/16/04
 FOLEY & LARDNER LLP
 Customer Number: 34099
 Telephone: (414) 297-5531
 Facsimile: (414) 297-4900

By Jean M. Tibbetts
 Jean M. Tibbetts
 Attorney for Applicant
 Registration No. 43,193